

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kathy Ann Gerber
Debtor

Case No. 20-03082-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 15, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2022:

Recip ID	Recipient Name and Address
db	+ Kathy Ann Gerber, 718 E Broad Street, Tamaqua, PA 18252-2209
cr	+ LSRMF MH Master Participation Trust II, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
5367090	+ Americollect, 1112 7th Ave, Monroe, WI 53566-1364
5367093	Financial Recoveries, 200 East Park Drive, Ste 100, North Thetford, VT 05054
5367096	+ Michael O'Connor & Associates, 608 West Oak Street, PO BOX 201, Frackville, PA 17931-0201
5367098	+ Select Portfolio SVCG, 10401 Derwood Park BV, Jacksonville, FL 32256-5007
5367100	Tamaqua Area School District, c/o Portnoff Law Assocs. LTD, PO Box 540, Wynnewood, PA 19096-0540
5382231	Towd Point Mortgage Trust 2019-1, U.S Bank, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5428673	US Bank, NA as Legal Title Trustee for, Truman 2016 SC6 Title Trust, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
5428674	+ US Bank, NA as Legal Title Trustee for, Truman 2016 SC6 Title Trust, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708 US Bank, NA as Legal Title Trustee for 92619-2708

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5367091	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 15 2022 18:41:00	Caliber Home Loans, 715 S metropolitan, Oklahoma City, OK 73108-2054
5367092	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 15 2022 18:45:05	Credit One bank, PO BOX 98872, Las Vegas, NV 89193-8872
5367094	+ Email/Text: PBNCNotifications@perituservices.com	Apr 15 2022 18:41:00	Kohls Department Store, PO BOX 3115, Milwaukee, WI 53201-3115
5371617	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 15 2022 18:41:00	LSRMF MH Master Participation Trust II, C/O Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
5367095	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2022 18:45:06	LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269
5370492	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2022 18:45:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5367097	EDI: PRA.COM	Apr 15 2022 22:48:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
5379824	EDI: PRA.COM	Apr 15 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5367098	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 15 2022 18:41:00	Select Portfolio SVCG, 10401 Derwood Park BV, Jacksonville, FL 32256-5007
5367099	+ EDI: CBS7AVE	Apr 15 2022 22:48:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
5382231	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 15 2022 18:41:00	Towd Point Mortgage Trust 2019-1, U.S Bank, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5403514		U.S. Bank Trust National Association, not, in its individual capacity,, but solely as, Trustee of LSRMF MH Master Participation, Trust II
5403515		U.S. Bank Trust National Association, not, in its individual capacity,, but solely as, Trustee of LSRMF MH Master Participation, Trust II, U.S. Bank Trust National Association, no

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2022 at the address(es) listed below:

Name	Email Address
Charles Laputka	on behalf of Debtor 1 Kathy Ann Gerber claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
Emmanuel Joseph Argentieri	on behalf of Creditor US Bank NA as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamdl3trustee.com
Marisa Myers Cohen	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSRMF MH Master Participation Trust II, or its Successor or Assignee ecfmail@mwc-law.com
Rebecca Ann Solarz	on behalf of Creditor Towd Point Mortgage Trust 2019-1 U.S. Bank National Association, as Indenture Trustee c/o Select Portfolio Servicing, Inc. bkgroup@kmllawgroup.com
Sindi Mncina	on behalf of Creditor LSRMF MH Master Participation Trust II smncina@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Kathy Ann Gerber**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-03082-MJC**

Social Security number or ITIN xxx-xx-6413

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathy Ann Gerber

**By the
court:**

4/15/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.